"If a man serve me", you still say to us today in the twentieth century, "he must follow me, wherever I am, my servant will be there too." (Jn. 12, 25-26)

Lord Jesus Christ, Creator of all life, help us to learn this lesson of life and death: this lesson you taught us so painfully by your own life and death and resurrection. Help us to face the fact that to gain eternal life we must somehow give ourselves completely to you, as you gave yourself completely to the Father, and as the seed gives itself completely, loses itself in the soil, only to rise again in the full glory of its new growth.

Help us to understand that we bear in us the seeds of eternal life, which must be nourished by your grace, fed by penance and good works—love and pride, in order to rise in glory with you.

Lord Jesus Christ, giver of life eternal, help us grow with your life now, so that, dying with you, we may also rise with you in the everlasting springtime of eternity.

Everything that grows on the earth! bless the Lord: give glory and eternal praise to Him.

THE LAND GRABBERS

"Great concern is expressed at the current practice of the purchase of already viable holdings by big landholders and native business people, in the richer areas of the country, who seek to exchange currency for land to avoid taxation on businesses."

That statement is taken from a letter to LANDMARK, the journal of Muintir na Tire, the Catholic rural movement of Ireland. It shows that this practice is not confined to Australia and the United States.

The writer of the letter, the chairman of the Cork County executive of Muintir na Tire, goes on to say:

In his poem "Unlaboured Fields", Joseph Campbell indicts those who acquire large areas of land when the price of acquisition is the absence of the people who might otherwise have occupied it, in parcelled, viable holdings. The poem begins with these lines:

"The silence of unlaboured fields

Lies like a judgment on the air."

Individually, people cannot be blamed for this; but those responsible for the nation's welfare should be awake to the danger of rural depopulation and the downfall that results therefrom. . . .

As Muintir na Tire is primarily concerned with the preservation of rural communities, as well as their welfare and prosperity, the Cork County executive wishes to awaken the public and the appropriate authorities to this danger that threatens decay at both national and community levels.

No one objects to an enterprising, hard-working farmer buying, as he always did, farms for his sons, but the current trend of one man acquiring large parts of our land is most alarming.

The poet's wisdom, expressed in the closing lines of his poem, is worth heeding:

"Grasslands and lowing herds are good,

But better human flesh and blood."

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NEW SERIES: No. 3

SEPT.-OCT. 1969



INSIDE: --

THE NEED FOR MACHINERY CO-OPS.

Price 20 cents

RURAL LIFE

ORGAN OF THE NATIONAL CATHOLIC RURAL MOVEMENT

An Australian bi-monthly devoted to the building of the Australian way of life on a rural foundation. An Australian bi-monthly which believes that this end can be achieved only by the rebuilding of rural communities on a basis of positive, active and dynamic Christianity. An Australian bi-monthly determined to fight every attempt to disrupt the rural way of living.

Address all communications to the Managing Editor, "Rural Life", P.O. Box 125, Camberwell (Vic.).

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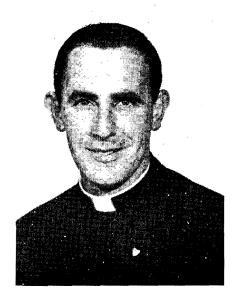
"To Restore Christ to the Countryside . . . and the Countryside to Christ."

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Spiritual Talk

WORK FULFILS OURSELVES AND GOD'S PLAN



(By Fr. Bernard M. Connell, National Chaplain, N.C.R.M.)

At the National Convention this year those who attended took part in a Bible Service in which the whole emphasis was on the fact that men worked to fulfil himself and to fulfil the designs of Almighty God. The title of that Bible Service was "WORK —— MAN'S FULFILMENT".

If we open the very first book of the Bible, Genesis, we find that man, even in his original oneness with God, is commanded to work. (Gen. 1:28). Man having rejected this divine alliance has been condemned to earn his bread in the sweat of his brow (Gen. 3:19); before this he undoubtedly had to work. He was given government over all the creatures of God's Hand; now he has to "be fruitful and multiply, and fill the earth and subdue it" in sweat and hard labor.

Man of his very nature is a creature who works. In the Garden it would have been pleasant to work; there would have been nothing laborious, nothing painful, nothing distasteful. But man sinned. What was once a joy is now a burden.

St. Paul in his writings clearly points out man's obligation to work. He told the Thessalonians that those who did not work were not to eat. This was a warning to those who, believing in the imminent second coming of our Divine Lord, instead of continuing to work and to fulfil

themselves in this life, rather laid down the tools of their trade and did nothing but lived off the community. They held that if Christ was to come soon what was the use of working.

We may find it hard to see that our work is a fulfilling of ourselves and of God's plan. Before I began my studies for the priesthood, I worked in a factory for a few months. In that factory there were many men and women who were given a job to do; they were allotted a task and the very nature of that task destroyed any joy in the work; any fulfilment. There was a particular man who had to watch a machine turn metal rods into drive shafts for washing machines and every half hour put in a new piece of steel and watch again. This took away any real manual work, any real putting of himself into what he was doing. The machine did everything.

Whether on the land or in a factory there is an increasing of this pushing man aside. Man is beginning to find less and less fulfilment in work and so there is a lessening of his part in the continuing active role of co-creator that God destined for him. That God has destined man to help him continue the act of creation is shown most evidently in the fact that he asked man and woman to co-operate with him in the "greatest work of creation, the work of the continuation of the human race".

St. Paul, speaking of his part in the Redemptive Act of Christ, "I fill up what is lacking in Christ", gives us a lead. Creation, as with redemption, is not ended; God is still working and men must work with him. In filling up what is purposefully lacking in God's work we fulfill ourselves.

It should be the aim of every member of the National Catholic Rural Movement to assist his neighbour to fulfilment in work. If there is no work, work should be created; if a particular type of work is unprofitable those so employed should be assisted to some other field.

Machinery Pools could help beat the cost squeeze

The cost-price squeeze is having a serious financial effect on Australian primary producers, and its tendency is to increase rather than lessen. Can farmers find a way to lighten their burden by using their own initiative?

An answer to that question was given in a recent issue of "Stock and Land" by Nhill (Vic.) farm management consultant, Mr. Hugh Wynter, who suggests farm machinery co-operatives as a way of tackling the problem.

And more co-operative efforts among farmers in other ways might help reduce this growing cost burden, Mr. Wynter says.

Having just returned from a study tour of the United Kingdom and Malaysia, where he looked into experiences in running farm cooperatives in these countries, he has a solid basis for his judgement.

Helping the small farmer

Mr. Wynter believes that farm machinery co-operatives and joint ventures between neighboring farmers could help smaller farms remain profitable.

He mentions three Wimmera farmers whose tractors were all wearing out. They bought a single big tractor between them. Other farmers, too, have co-operated jointly to buy big capacity harvesting machinery.

They have saved hundreds of dollars in capital, and can get the crop in more quickly, and ensure quicker delivery to railheads.

But Mr. Wynter says the idea is still not widely used. He estimates there would be about a dozen co-operative agreements in the Wimmera at present, involving perhaps 30 farmers at the most.

In Western Australia and in England, farmers with ready cash have been pooling as a joint venture to buy new land, as well as sharing equipment. In U.K. there is a central council for co-operation in agriculture and horticulture, he says.

"It is moving slowly, but is working well wherever it is going. For instance, a dozen Brussels sprouts growers have formed a co-operative and have doubled their returns per acre.

An example of co-operative harvesting

"The same thing happens with peas. In England, farmers not only grow peas in co-operation but sometimes do their own harvesting cooperatively. The processor who normally does the harvesting doesn't mind because he doesn't have capital tied up in machinery.

"It is good for the grower, too, because he can make a profit on the harvesting.

"Then in Hampshire I hear there is syndicated dairy farming. A group of dairy farmers share a single milking-shed. They have bought extra land, too, as a joint venture.

"There are moves to set up an agricultural credit union, too, Farmers pool their spare cash, which is used to finance the machinery purchases of other farmers. Both lenders and borrowers get better interest than they would in commercial hire purchase."

Mr. Wynter said he believed Australia could learn a lot from England and Malaysia, where research, education and extension have helped the co-operative movement.

"The way to introduce it here is to foster a few groups first and then document their success, so that other farmers can see what it is worth to them," Mr. Wynter said.

ESSENTIALLY A PARTNERSHIP

In another article in "Stock and Land", Mr. Kevin Maher, an agricultural consultant at Colac, comments that any farm machinery syndicate must have rules and regulations: the relationship is essentially that of a partnership.

"One would expect that the items most commonly used would be mainly seasonal machines (balers, harvesters, combines, etc.) — plant which has a high capital requirement and a low usage factor," he writes.

"The main advantage of any syndicate arrangement is better use of capital. Joint ownership of machines brings a reduction in the unit costs of machine work, and frequently makes available capital that was previously locked up in separately-owned machines. This capital can then be invested in other ways.

"This cost-saving principle would probably appeal mainly to the smaller properties — between 600 and 1000 acres — although larger properties could also gain. Each member invests in each syndicate machine only his share of purchasing price. This will be less than if he owned a smaller and older model.

"There are some foreseeable difficulties, e.g., machinery maintenance. The primary responsibility for proper maintenance and repair should be allocated to one particular member. It may also be desirable that complex items of plant be operated on all members' farms by one operator only, and a cash adjustment could be made at the end of the season to cover this labour.

"Such an arrangement could also mean that the syndicate will soon have access to a highly-skilled operator of that particular machine, which must mean greater efficiency, better machinery maintenance and, eventually, higher trade-in valuations."

(A farm machinery pool established by Rural Movement members near Wangaratta (Vic.) early in the 1940's was the model for the nationwide War Organisation of Agriculture scheme for the maximum and most efficient use of farm machinery made necessary to overcome shortages during World War Two. It proved very successful; there is no reason why a Rural Movement group could not make it equally so now. — Editor.)



Farmers inspecting machinery at a Field Day

Page Seven

An appeal for teachers for New Guinea

Father John Duffus, formerly of Kennington and Benalla in the Diocese of Sandhurst, and now at St. Fidelis College, Kap, in the Madang district of New Guinea, has appealed, through the Rural Movement, for teachers needed for the seminary staff next year.

In a letter to National president, Mr. Bill Mannes, Fr. Duffus said that he had read with interest in a recent N.C.R.M. Bulletin, the request from Fr. English, M.S.C., for teachers for Ulapia. At Kap, they have a similar problem, and Fr. Duffus was asked by his Rector to write to the Rural Movement and let their position be known.

Fr. Duffus writes:

"We need two teachers for the seminary staff for next year. If these could help in the Arts (Languages, History, Geography) and Mathematics fields, this would be very good.

"If teachers have a degree or a teacher's certificate, this does help with the Government grant.

"Here we do not have any female teachers, so for the time being we would have to limit ourselves to men. The Rector has been promised sufficient money from America to cover the salaries of any new teachers, even if we do not get the Government grant.

"If there are more applicants than Ulapia can absorb, this seminary would be very interested.

"At present we go up to Form V, and have 146 students; next year there will probably be 160-170 students, and there will also be a Form VI. So I would be grateful if you would pass the word on. Fares are provided."

Fr. Duffus has been a very good friend to the Rural Movement; and if any member could help to obtain the teachers required, he would be doing something to further Catholic education in New Guinea — a matter the Rural Movement has very much at heart.

LOOKING OVER PRIMARY INDUSTRY



These notes are being written on the eve of a close-fought Federal election, the result of which could have a radical bearing on the future of Australian primary industry in both the political and economic spheres.

Whatever the outcome, it is certain that, in the national interest, the cost-price squeeze, which is the basic cause of the deteriorating state of primary industry generally, will have to be tackled sooner or later as the over-all problem rather than the piecemeal approach to primary industry there is today.

It is a pity that the dust and noise of an election campaign should obscure, at such a vital time, many of the very real issues; but that, no doubt, is inseparable from the tough game of politics as it is played just before a nationwide poll.

So, against that background, we look over primary industry.

WHEAT

Early in October, it was expected that, because of drought, Western Australia and Queensland would not fill their delivery quotas, while frost in Northern N.S.W. had reduced harvest prospects. However, a large surplus there was indicated. Victorian and South Australia were estimated to over-produce their quotas by anything up to 39 million bushels.

Because the anticipated record harvest will evidently not now eventuate, and because the Government made an election-eve repentance and decided to make provision for more storages (terms to growers still uncertain), the carry-over storage problem may not be as acute as it seemed it would be.

The LG.A.

The fate of the International Grains Arrangement is still in the melting pot, and in both the short and long term, saving it from a complete breakdown is extremely important and valuable to the Australian grower, to whom a reasonable price on the overseas market is a life-and-death matter.

Minister for Trade, and Country Party leader, Mr. McEwen, has been on the receiving end of criticism for making concessions in an attempt to salvage the arrangement, one of his most outspoken critics being (not unexpectedly) Mr. E. J. Donath (Melbourne University), who said early in October that concessions made by Mr. McEwen so far had simply resulted in Australia being worse off.

That is a hard saying: it might be better to put it against the background of the war of words between Mr. McEwen and Mr. Donath; set politics aside, and apply the Australian maxim: "Fair go, mate".

Diversify? How?

The advice to wheatgrowers to diversify their production is good; but it would be better if it were practical. In many areas — parts of the Wimmera (Vic.) is one — there is at present no alternative to wheat.

Barley has been mentioned as an alternative crop; but if too many growers look to it as an alternative crop next year, it is possible that it will be over-produced.

In any case, diversification requires capital — pretty hard to get when, as reported, banks are demanding substantial reductions in overdrafts.

What of the quota?

No one can say definitely what the world wheat market will be like twelve months from now; but most forecasts are on the pessimistic side.

It seems, however, that the Australian grower will have to put up with the delivery quota plan next harvest — unless some political genius among the election candidates comes up with a scheme to cure all the ills of the industry.

The grower may even face a reduced quota; but, in that case, growers producing less than 3,000 bushels should not have their quotas further reduced. Growers producing over 3,000 bushels should have their quotas reduced on a sliding scale, with a maximum of 8,000 bushels per physical grower.

Under the present quota system, many sharefarmers get a very raw deal. It should be possible to apply quotas to the grower rather than the land, so that adequate and just provision can be made for them.

Finally, the emphasis on grain-growing in Australia has always been placed on wheat. A co-ordinated policy for all grain crops is lacking. An authority could be set up to co-ordinate a policy that would ensure that

no one grain crop assumed a dominant position, and take into account the overseas market for all grains, and the potential of the meat industry.

In any plan there are difficulties; but this idea is worth some thought. It certainly has the advantage of avoiding the piecemeal approach.

DAIRYING

This industry still has plenty of problems on both the home and overseas fronts; but the general situation is showing a slight improvement.

The worst headache for dairy-farmers is the policy of the European Economic Community: excessive home-price and subsidies creating huge surpluses which are dumped on the limited world markets.

This policy has come under attack from leading economists in Europe; but while the farming communities of the countries in the Common Market have so much influence politically, such criticisms will have little effect. There is nothing any Australian government can do about it.

However, though prices on the overseas markets are no better, there is an encouraging clearance of products, and U.K. butter stocks are down a little.

At home, dairy beef sidelines seem to be taking on. Reports from stock agents indicate that up to 80 per cent of Friesian heifers sold are going to beef herds.

Land prices are a fairly reliable indication of the state of a primary industry. The price of dairy land appears to be holding—recent sales at Iona (Vic.) were between \$800 and \$900 an acre.

Market for Cheese

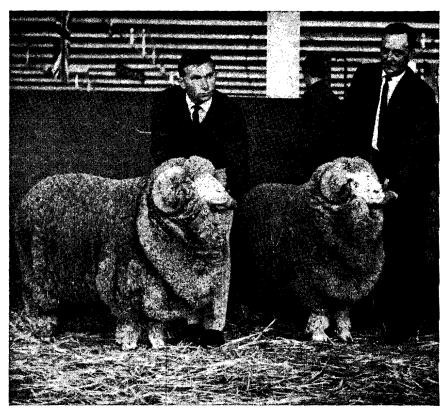
The world demand for cheese is increasing; but again the dumping policy of the E.E.C. is in evidence. Its surpluses must be disposed of — at any price and anywhere. So the E.E.C. is dumping 4,000 tons of cheese a year on our home market.

This poses the question of the quality of Australia cheese for the home market. Is it as good as the imported article? And does equalisation provide the Australian industry with the incentive to produce quality cheese for sale here?

The plan for amalgamation of marginal dairy farms seems to have run into a dead end — which may or may not be removed when Federal parliamentarians settle down to work again after their energies are directed away from being returned to battle over the nation's affairs.

Delay in implementing the plan has apparently not worsened the situation in the industry — which seems to consider it a marginal, minor and mixed blessing. The major dairying States are not happy about the financial burden the Commonwealth is asking them to bear. Recently the Victorian Minister for Agriculture stressed this point, adding that he hoped that the Commonwealth would not prove intractable.

The Australian Dairy Produce Board has had some success with its promotion campaign. That success points the way to a real solution of the industry's problems: a larger home market. A slight per capita rise in butter consumption, for example, would have a significant effect. Incentives of any kind to increase population could also have a real effect.



The Nation's Wealth -- champion exhibits at a provincial sheep show

WOOL

Just before the election campaign began in earnest, the Commonwealth Government approved a wool plan giving the industry some of the things it asked for and turning down some important requests. The pre-election timing was ill-advised; but the Government had to do some hurried fence-mending in rural areas — for political survival reasons.

The plan has been warmly and widely debated, and there is no point in going into details of it here. The best that can be said about it is that it could be a guide-post out of the economic maze in which the industry has become lost.

Average price so far this selling season is 38c per lb — down 5c on last year's average with fine wool (70s up) prices most affected.

On the credit side of the ledger, demand is strong and cuts are heavier, and the season's returns should be about par. There is also an increasing demand for wool carpets and for carpets of 80 per cent wool and 20 per cent synthetics.

MEAT

Per capita consumption of meat in Australia increased by 6lb in the year ended June 30, 1969, compared to the previous year.

This is one of the interesting facts revealed in the Australian Meat Board's annual report.

Statistics generally make dry reading; but with many farmers wondering what the future holds for the sale of their produce, the figures given by the Meat Board are worth more than a passing glance.

The most marked home consumption increase was of lamb — a rise of 5.8lb to 49lb. However, Australians still eat more beef and veal than lamb. Though only up 0.9lb for the year, consumption per head was 90.7lb.

Mutton (39.8lb) and offal (11.2lb) were down 1.9lb and 0.2lb respectively on the previous year. Pork (16.1lb), showed an increase of 1.4lb.

EXPORT RISE

Because the United States quota has been cut and there are fears of further cuts, the rise in exports of meat was heartening.

Increases were: Beef, 9,447 tons; lamb, 20.050 tons; mutton, 25,169 tons; pigmeat, 989 tons; offals, 782 tons. The only meat showing an export drop was veal — down 364 tons.

The report gives these significant features of the export trade:

- * Beef and veal the continuing growth of the U.S., Canadian and Japanese markets; the static market in other Asian countries, and the continued fall of exports to U.K. and Europe.
- * Lamb and mutton the sharp increase in lamb exports, including big increases in sales to U.K., U.S. and Canada; the drop in mutton exports, with shipments to North America, U.K. and Japan all down; and the recovery of mutton exports to the Middle East.

FOURTH ON WORLD LIST

Australia has been described as a "nation of meat-eaters"; so it is surprising to learn from the report (1967 figures) of world per capita consumption that we are only fourth on the list. Here are the first twelve of the countries listed:

Uruguay, 227lb; New Zealand, 223; Argentina, 212; Australia,192; United States, 178; France, 155; Canada, 142; United Kingdom, 138; Paraguay, 135; Denmark, 129; West Germany, 124; Austria, 122.

It is interesting, as a reflection of dietary standards, to compare these figures with those of five leading Communist countries: Czechoslovakia, 99lb; Bulgaria, 99; Poland, 89; Hungary, 77; U.S.S.R., 71.

Only two Asian nations are listed: Philippines, 36lb, and Japan, 19.

DAIRYING CAN PAY!

Despite the drop in the price of butterfat, the Macalister Research Farm still made a return to capital of nine per cent during the past 12 months.

This was reported at the recent annual general meeting of the Macalister Research Farm Co-operative.

The financial results of the Research Farm, situated near Maffra, were discussed by district agricultural officer, Mr. Malcolm Lee.

Mr. Lee told co-operative members that, excluding an allowance for the operator's labour and interest, the cost of producing a pound of butterfat was three cents less than the previous year.

Mr Lee pointed out that, with only a small increase in costs, a large increase in production had been achieved on the Farm. Improved pasture utilisation by higher levels of stocking had increased the efficiency of the farmer's operation and given rise to the reduced cost of production.

Similar increases in efficiency, Mr. Lee considered, could be achieved on most Gippsland dairy farms.

EXPORT REBATES

Recently, the suggestion was put forward that in principle primary industry should get the same consideration as secondary industry in the field of export rebate. In 1968-69, an export incentive to secondary industry (a rebate of $10\frac{1}{2}$ cents in the dollar of payroll tax for an increase in export business), involved the Government to the extent of \$29 million; estimated cost in 1969-70 is \$37 million.

In primary industry there would have to be very close examination of all the factors involved in working out a satisfactory rebate system; but intensive research is justified if it eases the cost-price squeeze on primary producers, and adds to the nation's export earnings.

Mention of the cost-price squeeze brings us back to where we began. Name any primary industry and you have it. It's everybody's business to attempt, at least, to end it; but the "I'm all right, Jack" Australian philosophy is the insuperable obstacle.

Don Bosco Holiday Camp

With the aim of providing a holiday for boys in a Catholic environment, the Salesians have been running the Don Bosco Camp at Safety Beach, Dromana, for 25 years.

A senior camp for boys 15-16 has been held each year during December 9-16, and will again be held at that time this year. In addition to the recreation facilities (swimming, sports, indoor and outdoor games, films, camp concert) there are also talks and discussions on Christian leadership.

Discussions at this year's camp will be centred on the role of youth in society.

The camp is limited to 60 participants, and the charge is \$10.

There are still a few vacancies, and further details may be obtained from Bro. M. Lynch, Salesian College, Bosco St., Chadstone, 3148.

A.C.T.S. PAMPHLETS

. . . A Random Selection

Listed below are six A.C.T.S. pamphlets selected at random from those published recently and earlier this year.

- WHY HAVE A PARISH (Pastoral) COUNCIL?: Fr. J. Curnow, P.P., Christchurch, N.Z. Many parishes have Parish Councils; many are yet to start. This pamphlet does not attempt to answer everything. It endeavours to make one point: Parish Councils are intended to be more than committees to administer parish affairs. By co-operation between priest and people, their (pastoral) approach to all the people in their area will require the development of the potential worth of individuals and groups who are called to live in the spirit of the Gospel.
- DOWN-TO-EARTH ECUMENISM: A. J. (Tony) Ryan. A series of reports on how groups of Christians are meeting and working together in a variety of ways. It is presented in the hope that Christians may continue to become more united.
- ABORTION A Matter of Life or Death: Dr. R. S. J. Simpson, M.B., B.S. (Queensland); M.R.C.P. (Edingburgh); M.R.C.P. (London); M.R.A.C.P. Dr. Simpson is in general practice in Queensland.

It is estimated that in 1918 influenza caused 20 million deaths. In World War Two — the most destructive war in history — about 54.5 million lives were lost between 1939 and 1945, an average of about 9 million lives a year.

At a 1965 United Nations Conference on Abortion, it was estimated that the total number of induced abortions, legal and illegal, in the world each year was about 30 million — a truly staggering figure amounting to nearly 85,000 abortions a day, or 59 abortions every minute.

- EVERY MAN A LOVER Dr. John Billings, M.D., who is already widely known for his work in the field of family planning by the ovulation method. "Christians have a special obligation to give witness to the world that their view of marriage is true, so that more and more will strive to maintain the integrity of marriage and the purity of its love. Somehow, the message is not getting through; perhaps we ourselves do not understand it well enough; perhaps we are not proclaiming it loud enough and with conviction; I do not believe that the world is merely refusing to listen."
- WE FOUND THE FAITH: Each writer is a convert resulting from contact with the Catholic Enquiry Centre. These true stories are written in the hope that they may interest other people to study the teaching, practice and belief of the Catholic Church. These stories of recent Australian converts to the Catholic religion were assembled by the Catholic Enquiry Centre.
- TEENAGE TOPICS: This particular pamphlet is No. 5 of the series. Discussed are "More Self-Confidence", "The Mystery of Friendship", "We Don't Want to be Heroes", "True Personality", "Prayers in Modern Life" and "The Parent Problem".

The series is based on articles written by Fr. F. Fletcher, M.S.C., in the "ANNALS". Fr. Fletcher has worked among young people for a number of years and has confidence and interest in their worth.

Credit Unions Help Latin America

Credit unions in Latin America are now doing more than just financing purchases of consumer credit goods; they are developing more than 600,000 local people trained in leadership and self-help skills.

This is one of the facts revealed in the recently published 1969 International Credit Union Yearbook, which is released annually by CUNA International, the headquarters and service organisation for the world-wide credit union movement.

Poverty and lack of economic development are as marked in Latin America countries as they are in some Asian countries; but the Latin Americans are building a new way of life for themselves through control of their own finances: they own and operate 4,377 credit unions in 35 countries throughout the Caribbean, Central and South America.

In 1968 their total assets rose to more than \$145 million (U.S.), an increase of almost 9.5 per cent on the previous year; and savings rose over 8 per cent to attain new highs of more than \$119.6 million.

Loans outstanding and memberships both had healthy growth rates of over seven per cent each for new totals of more than \$110.3 million and over 1.995,600 members.

Advice to local leaders

The most pronounced growth continues to be in those areas where CUNA International has concentrated trained personnel to advise local leaders, co-operative societies and government agencies on how best to assist credit union growth.

Finance to support these technical assistance programs comes from the U.S. Agency for International Development (AID); but the Latin American people themselves provide the capital which they save at their credit unions.

By the end of 1968, credit unions totalled more than 2,650 in these 12 countries where CUNA assistance is concentrated: El Salvador, Costa Rica, Honduras, Guatemala, Ecuador, Colombia, Venezuela, Peru, Panama, Nicaragua, Brazil and Bolivia.

Although the earliest programs began in 1962, these youthful credit union movements have managed to attract nearly 746,000 members and savings of over \$57 million. This amounts to close to \$80 for each

member. Since the average annual income in these countries is usually less than \$100 a year, especially among credit union members, this represents quite an accomplishment in self-help.

These newly-formed credit unions have made in excess of \$209.3 million available in the form of low-cost loans for economic development since their organisation.

Developing self-help

But perhaps the most impressive and long-lasting accomplishment of the new credit union movements is in developing the self-help skills of more than 600,000 local people.

To accelerate economic growth, credit union loans in Latin America are now being used to step up the production of agricultural commodities rather than to finance purchase of consumer goods.

A basic feature of the Directed Agricultural Production Credit Programs (DAPC) now being conducted in Ecuador, Bolivia, Costa Rica, El Salvador and Peru is the technical training given to each prospective borrower before the loan is made.

In Ecuador, where DAPC was first tried, participating farmers have been able to double production.

One important result of this mobilisation of local capital is that loan funds from AID, international banks and other sources will be replaced by sophisticated, centralised systems operated and controlled entirely by Latin Americans.

Under one part of these systems, COFAC (Centralisation of Funds and Accounting), credit unions subscribe to an accounting fund and accounting service, managed democratically by their nation-wide federation or league.

Once these centralised funds start to grow, all sorts of co-operative projects will be possible — housing, land reclamation, and encouragement of small businesses. At the same time, centralised, automated accounting procedures relieve local groups of paperwork mountains, freeing them for the real work of member education and financial improvement.

Membership over 35 million

World-wide, more than 35 million people belong to credit unions, which help them stretch their salaries through regular savings programs, low-cost loans and financial counselling at no additional cost, whenever needed.

These credit unions — over 51,400 — are owned by members who control their credit unions through democratic voting, one vote per member. Each of these credit unions is united by a common bond, such as religious affiliation, employment, place of residence, or membership in a co-operative or club.

Efficiency only answer to inflation



PROFESSOR F. H. GRUEN

The only way for farmers to beat the cost increases was for their efficiency to improve constantly, Professor F. H. Gruen, Monash University Professor of Agricultural Economics said at an Australian Agricultural Bureau conference at Nhill (Vic.).

Professor Gruen said:

It is well known that Australian primary producers depend on overseas sales for a large part of their revenue; it is also well known that the Australian economy is becoming less dependent on its rural industries to provide earnings for foreign exchange. Mineral exports are increasing faster than rural exports and consequently the rural sector's relative importance as an earner of foreign exchange is declining.

What is perhaps less well known is that, at the same time, the Australian farming community is becoming more, rather than less, dependent on overseas markets. Thus, during the last ten years, Australian agricultural production has grown at an average yearly rate of about $3\frac{1}{2}$ per cent. The population has grown at around $2\frac{1}{4}$ per cent per annum, but consumption of farm products per head has grown very little: perhaps at a rate of $\frac{1}{4}$ to $\frac{1}{2}$ per cent per annum.

GROWTH RATE

As a result, total Australian consumption of farm products has grown less fast than agricultural production, and an increasing proportion of Australian farm output has been sold overseas.

The volume of rural exports has risen at an annual rate of about 4 per cent.

Looking at the last 10 years as a whole, farm production has increased by 40 per cent, but rural exports have increased by about 47 per cent. Because we do not normally think in terms of total farm production, or in terms of total rural exports, but concentrate interest on individual products, this gap has tended to be ignored.

Thus we have become aware of the growing proportion of our annual production of beef, mutton, wheat and sugar which is now being sold overseas.

But it remains an important economic fact that the current rate of growth of farm out-put is greater than the rate of growth of consumption of farm products in Australia.

These two growth rates are likely to remain unchanged, and the growth of total agricultural output is likely to continue to outstrip the growth of consumption of farm products in Australia.

The second general consideration which should be mentioned is the growth of internal prices.

PRICES

Since World War Two, there has been a steady increase in the prices Australian farmers have had to pay for their production requisites.

During the 10 years ended 1964, the BAE index of prices paid by farmers has risen by an average of 2.1 per cent per annum. Since then, the rise has become more pronounced: during the three years ended June, 1968, they averaged 4 per cent per annum. Here again I believe that current trends will continue to operate in the foreseeable future. The gradual rise in internal prices is deeply rooted in our economic system.

In the absence of radical institutional changes in our machinery for fixing wages, for protecting industries and for coping with restrictive trade practices, it would be extremely difficult to eliminate this gradual upward movement of prices and costs; but, even given existing institutional arrangements, something more could be done to slow down the rate of increases in prices — by means of more restrictive fiscal and monetary policies.

However, a rate of increase of internal prices and costs of 2 to $2\frac{1}{2}$ per cent per annum is probably the best that can be hoped for.

Nor is the current level of price rises a particularly rapid rate of inflation by international standards. A comparison of Australia's rate of inflation of consumer prices with that of her major trading partners during the 10 years ended December, 1967, shows that the Australian performance has been relatively good.

INFLATION COMPARED

Over this 10 year period, consumer prices increased by 57 per cent in Japan, 39 per cent in France, Italy and Sweden, 30 per cent in the U.K., 28 per cent in New Zealand, and by 23 per cent in Germany and Australia.

The only major trading nations which have managed to restrain increases in consumer prices more successfully than Australia during the period are Canada, with a price increase of 20 per cent, and the U.S. with 17 per cent.

As long as other countries inflate, we should be forced either to raise internal prices at a similar rate, or periodically to raise the external value of our currency.

In the long run, the farmers' enemy is not so much the present rate of inflation as the high rate of investment and development in Australia — oriented as it is towards the mineral industries and the needs of migrants. These activities have already made the economy less dependent on Australian agriculture's export earnings, and will continue to make it even less dependent than it is now.

Thus, if we had no mineral bonanza to look forward to, we would probably have de-valued in November, 1967, as New Zealand did.

PROSPECTS

I want to turn now to a brief survey of the market prospects for individual products.

Projections of world consumption and production of Australia's major farm products have been made by a number of groups including the Food and Agricultural Organisation of the United Nations, O.E.C.D., U.S. Department of

Agriculture, a group of economists at Monash University and various individual studies. While these projections differ in many details, they tend to show broad similarities.

I will take the F,A.O. projections as typical. They suggest serious future surpluses in wheat and sugar. Furthermore, unless there is greatly increased foreign aid specifically tied to dairy products, a similar position of over-supply is forecast for butter, cheese and other dairy products.

F.A.O. also forecast some downward pressure on wool prices, though it does not expect these to be severe. I am inclined to believe that it might have been optimistic in this case.

In any case, it would probably not be wise to count on an Australian average greasy price in excess of 42-43 cents in the next five to ten years.

F.A.O. is more optimistic about the relative demand/supply situation for meat and feed grains. Demand for meat imports is likely to increase in all the developed importing countries except U.K.

DEMAND FOR MEAT

F.A.O. expects Mainland China to emerge as the world's largest meat importer by 1975, and the Latin American countries are expected to become a net importing region. Africa and the Communist countries of Europe are also expected to change from being net exporters to become net importers.

While substantial increases in exports are expected from Australia, New Zealand, Denmark and Ireland, these are believed to fall far short of the expansion in demand.

All these developments are expected to lead to an increase in the export prices of meat and, in particular, beef, mutton and lamb. Demand for pigmeats and poultry is likely to be satisfied by local production rather than an expansion in international trade.

FEED GRAINS

On the other hand, expansion in poultry and pigmeat production is expected to lead to large increases in demand for feed grains from developed countries, and in particular from the Common Market, southern Europe and Japan.

Large increases in export surpluses of coarse grains are expected from the U.S. and Latin America, but not from Australia.

But both Australia and the U.S. have the capacity to respond to the situation of world shortage by much larger increases in production than those shown by the projections.

Hence, the shortage of feed grains expected by F.A.O. appears to me unlikely to eventuate. However, the important point to emerge from the projections is that the relative long-term position for feed grains is likely to be much better than that for wheat.

Our Cover

Christmas is coming, and a traditional part of this great Feast is the singing of hymns and carols. Our cover shows two choir-boys rehearsing in preparation for the holy and happy season.

Resource Conservation— Everyone's Concern

Preparations are under way in the United Nations for a "resource conservation" conference of a world-wide nature to be held early in 1972.

The resolution to organise the conference was moved by Swedish delegates and sponsored by delegates of 51 other nations. It lists for discussion "the continuing and accelerating impairment of the quality of the human environment caused by air and water pollution, erosion and other forms of soil deterioration, waste, noise and secondary effects of biocides, and the consequent effects on the condition of man, his physical, mental and social well-being, his dignity and his enjoyment of basic human rights."

Commenting on the proposed conference, Msgr. John G. Weber, of American Catholic Rural Life, said that the problems created by uncontrolled application of modern technology are very real and frightening.

"Man-made pollutants and detergents, industrial waste, insecticides, weed-killers and sewage are plaguing every major city in the world," Msgr. Weber said. "Carbon dioxide and all the host of air-borne industrial wastes make the air unbreathable for men and animals.

"People are becoming disturbed about pollution, and rightly so. A hot issue for the farmer is the use of fertiliser and chemicals...

"Where do we go? We must return to observing nature's laws as established by God. "The earth is the Lord's". If man is to survive he must recognise his animal nature and live within the boundaries set by his organic world. We have spurned the fact that Nature is a total of the conditions and principles, which influence the existence of living things.

"God so planned that land, water, plants and animals should, and under natural conditions do, exist in harmony and interdependence for perpetual productiveness.

"We still have a lot to learn about the laws of nature. The better we understand these laws, the better we shall be able to co-operate with them and improve our living conditions.

"Our worst conservation problems are due mainly to our shortsighted preoccupation with our immediate affairs and our ignorance of ecology, which is the science of living things in relation to their environment.

"Resource conservation is nothing more than wise use of our resources in accordance with the plan and order built into them by Almighty God Himself. Scientists and research people do not establish this order, but discover it so that we may comply with it.

"This means that the general public must be adequately informed and educated to effectively support the findings of our scientists and research people."

America has its nation-wide Soil Stewardship Week "intended to inform and educate, to motivate and spur to action all people in a wise use of resources in accordance with God's plan for nature"... What have we in Australia?

India's Technical Revolution in Agriculture

India, like so many countries in Asia today, is experiencing a technological revolution in agriculture due to many factors, including the development of new high-yielding varieties of seed.

Discussing the revolution, "Agriculture Abroad", published by the Canada Department of Agriculture, says that the sharp increase in India's food-grain production during 1967-68, and the prospects of a good harvest in 1968-69 have markedly improved the country's food situation.

The outlook is that the overall foodgrain supply situation will continue to be comfortable during 1969.

Wheat production for this year was forecast at 18 million tons, 1.4 million more than in 1967-68. Production of coarse grains (sorghum, corn, millets and barley) was estimated at 27 million tons. This was down two million from the 1967-68 harvest, due primarily to dry weather in the major producing areas during August-September, 1968.

While good rainfall in the proper amounts and at the proper time is still crucial for a good harvest, in large measure this significant improvement in food supplies is due to the technological revolution in agriculture that is sweeping through so many countries in Asia today.

In India, this revolution has been many years in the making, with the introduction and development of new high-yielding varieties of seed, far greater use of chemical fertiliser, a more scientific use of irrigation facilities, the training of a large cadre of agronomists and extension workers, and other related inputs.

The new high-yielding varieties of grain are really the base for this revolution.

For this purpose, Mexican dwarf varieties of wheat like Senora and Lermo Rojo, and varieties of paddy such as Taichum Native-1 and Tainan-3, developed at the international Rice Research Institute at Manila, are used in India. These varieties have provided yields of 3,000 to 9,000 pounds per acre against normal yields of 500 to 1000 pounds.

Scientists have mutated some of these imported grains, particularly wheat, to adapt these to local conditions and also improve the yield. Striking break-throughs have also been achieved with indigenous seed. A strain of rice, the ADT-27, has been developed indigenously, which matures in 120 days against the normal period of 180 days, providing the possibility of double cropping in the same year. In terms of millets, hybrid varieties have been developed within the country which, in some instances, provide yields between 4,000 and 5,000 pounds per acre.

The new varieties of grains, massive use of fertiliser and controlled use of water is the package which forms the core of the new agricultural strategy in India...

The area under the high-yielding varieties is being rapidly expanded: at present, it is over 15 million acres, and it is planned to increase this to 32.5 million by 1971. A large part of the present increase in the output of foodgrains is based on the increased yield from these new varieties. The record crop of wheat, for instance, in 1968 standing at 18 million tons, is undoubtedly in a large part the result of the application of new technology.

For the seeds of all growing things ... thank you God!

BY ALBAN J. DACHAUER, S.J.

Let the earth bless the Lord, give glory and eternal praise to Him. Every thing that grows on the earth! bless the Lord: give glory and eternal praise to Him. (Daniel, 3, 74-76.)

Thank you, Lord God, creator of heaven and earth, for all the things that grow on the face of the earth. Thank you for the grass, the weeds, the flowers, wild and cultivated, for grain, for orchards, for forests, for all other things that you have produced for man's use, and wonder, and delight.

The lichens have been growing on the rocks for so many millions of years, with incredible, patient effort breaking down the solid stone into the soil which now supports the vast variety of green things that sprout from seed.

Seed, so varied in form and shape and colour, so marvellously packaging the germ of life that will produce the future plant and flower and seed, so minutely compressing not only that germ of life but also the first nourishment that it will need for its breaking through from seeming lifelessness into the fresh, green vitality of young growth.

Seed, which you produce with such prodigality in order to better insure the continued existence of the plant, and so often, too, in order to provide other living beings with the nourishment they need.

Thank you God, almighty Creator of all things, for the seeds that ripen in the warmth of the sun, storing that sun's energy for their own future life and for ours, in wheat, rye, barley and rice; in apples and pears and peaches and grapes and oranges — in all the things that you have so lovingly provided for us, the growing things of the earth on which we live.

Thank you for the seeds of the flowers of the spring and early summer, intricately folding within themselves the blooms that will grace our tables and altars in the coming year....

Lord Jesus Christ, long ago you reminded us that "unless the grain of wheat falls on the ground and dies, it remains only a single grain; but if it dies, it yields a rich harvest" (Jn. 12, 24). Help us as we contemplate the many different kinds of seeds to remember that they must die to produce their like in blossom time and harvest — help us to remember that we, too, must lose our lives in order to save them.

It is the mystery of death and resurrection which we see enacted for us again and again in the cycle of the year. You have told us, too, that "anyone who loves his life loses it, and one who hates his life in this world will keep it for eternal life".